

Application No.10/645,309  
Amend. Dated: April 14, 2005  
Reply to Office Action of December 15, 2004

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**REMARKS/ARGUMENTS**

Responsive to the Office Action mailed on December 15, 2004, Applicant enters a terminal disclaimer pursuant to 37 C.F.R. § 1.321(c).

Applicant further notes that Russell Asset Management, Inc. is the owner of the present application and also the references cited by the Examiner.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,  
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By: 

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